

Certificate Number: 15317-NJ-DE-032939559

Bankruptcy Case Number: 14-20604



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 9, 2019, at 8:21 o'clock AM PDT, Hector J Mercado completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 9, 2019 By: /s/Janice Morla

Name: Janice Morla

Title: Counselor